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# Electronic Information Disclosure Statement



## ELECTRONIC PAYMENT AND AUTHENTICATION SYSTEM WITH DEBIT AND IDENTIFICATION DATA VERIFICATION AND ELECTRONIC CHECK CAPABILITIES

Application:



10/082677

Confirmation: 6623

Applicant(s): Whitney Stewart

Docket

Number:

025213-9075

Group Art

Unit:

Examiner:

search string: ( 6026398 or 6073140 or 6018723 or 5946669 or 5303149 or 5878403 or 5870721 or 5819226 or 5797133 or 5774882 or 5765144 or 5761389 or 5606690 or 5659731 or 5274547 or 5239462 or 5231570 or 4891503 ).pn.

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### US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
	P02	6026398	2000-02-15		Brown et al.	707	5

P03	6073140	2000-06-06		Morgan et al.	707	203
P04	6018723	2000-01-25		Siegel et al.	705	38
P05	5946669	1999-08-31		Polk	705	40
P06	5303149	1994-04-12		Janigian	364	408
P07	5878403	1999-03-02		DeFrancesco et al.	705	38
P08	5870721	1999-02-09		Norris	705	38
P09	5819226	1998-10-06		Gopinathan et al.	705	1
P10	5797133	1998-08-18		Jones et al.	705	38
P11	5774882	1998-06-30		Keen et al.	705	38
P12	5765144	1998-06-09		Larche et al.	705	38
P14	5761389	1998-06-02		Maeda et al.	395	75
P15	5606690	1997-02-25		Hunter et al.	395	605
P16	5659731	1997-08-19		Gustafson	395	604
P17	5274547	1993-12-28		Zoffel et al.	364	408
P18	5239462	1993-08-24		Jones et al.	364	408
P19	5231570	1993-07-27		Lee	364	408
P20	4891503	1990-01-02		Jewell	235	380

## Remarks

**(Remarks are not for responding to an office action.)**

- (1) Applicants bring to the attention of the Examiner a system internal to eFunds Corporation, the assignee of this patent application. The system uses a hardkey (or fixed key) to identify an individual. The hardkey uses parts of the individuals name, and parts of the individuals address. Two hardkeys are compared to determine the existence of a match. The system does not take into account variation in a person's name or address. It also does not account for transposed numbers.
- (2) Applicants bring to the attention of the Examiner a service called Abiltech provided by Acxiom Inc. See [www.acxiom.com](http://www.acxiom.com). (3) Applicants bring to the attention of the Examiner a service called File One provided by Experian. See [www.experian.com](http://www.experian.com). (4) Applicants bring to the attention of the Examiner a system provided by eFunds Corporation, the assignee of this patent application, the system is called FraudFinder and is discussed further on [www.efunds.com](http://www.efunds.com). (5) Applicants bring to the attention of the Examiner a system called eVerify provided by Equifax. See [www.equifax.com](http://www.equifax.com). (6) Applicants bring to the attention of the Examiner a system called InstantID provided by Riskwise. See

www.riskwise.com. (7) Applicants bring to the attention of the Examiner a product called Trillium Software System provided by Trillium Software Division of Harte-Hanks Data, Inc.

## Signature

Examiner Name	Date



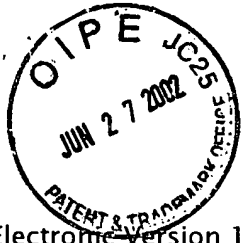
10082677  
GP2181

Electronic Filing System (EFS) Data  
Electronic Patent Application Submission  
USPTO Use Only

EFS ID: 16105  
Application ID: 10082677  
Title of Invention: ELECTRONIC PAYMENT AND AUTHENTICATION SYSTEM WITH DEBIT AND IDENTIFICATION DATA VERIFICATION AND ELECTRONIC CHECK CAPABILITIES  
First Named Inventor: Whitney Stewart  
Domestic/Foreign Application: Domestic Application  
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# TRANSMITTAL FORM

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Stylesheet Version: 1.0

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Application Number: 10/082,677

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## **ELECTRONIC PAYMENT AND AUTHENTICATION SYSTEM WITH DEBIT AND IDENTIFICATION DATA VERIFICATION AND ELECTRONIC CHECK CAPABILITIES**

First Named Inventor: Ms. Whitney Hilton Stewart

### SUBMITTED BY

Name:	Mr. Chad William Shea
Registration Number:	48,470
Electronic Signature Mark: /s/Chad W. Shea	Date Signed: 20020627

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**Attached Files:**

us-information-disclosure-statement

025213-9075ids.xml

Comments: